



For years, the Internet has been rapidly increasing in popularity.

Online companies have flourished, email is a common method of communication, and the amount of information available seems almost infinite. Unfortunately, this modern marvel of interconnected computers also poses a great danger to the unsuspecting user. Only a few minutes of careless surfing could end up costing you hundreds of dollars or, worse, your identity.

Be a Smart Surfer: Your guide to staying safe on the Internet

Internet danger mostly comes in the form of malware, a term used to describe the malicious programs that wrongdoers release into cyberspace. The three major types of malware are viruses, spyware, and adware. According to Webopedia.com, a computer encyclopedia, these are defined as follows:

Viruses: A program or piece of code that is loaded on your computer without your knowledge and that runs against your wishes. **Spyware:** Software that gathers user information through the user's Internet connection without his or her knowledge.

Adware: A form of spyware that collects information about the user in order to display advertisements in the Web browser based on the user's browsing patterns.

Although every malware program is different, they all have devastating effects. Spyware and adware can eat up a computer's memory, slowing it almost to a halt. Viruses can lock you out of certain programs, erase valuable data, and even crash your hard drive. You bear the cost of either repairing your computer, or in the worst case, buying a new one.

Malware is also commonly used to commit identity theft. Your name, address, date of birth, social security number, and credit card information are often stored on remote corners of your hard drive, and malware programs know where to look. Some viruses go even further, using your own computer against you by dialing international numbers on your modem and sending you the bill!

Scared yet?

Don't worry! Just a few common sense precautions can allow even the most inexperienced user to stay safe on the Internet:

- Buy an anti-virus program and keep it updated. Good anti-virus programs scan for all different types of viruses (i.e. Trojans, hackers, hijackers, worms) and provide real-time protection. These programs come with a year of free updates that help them detect the newest viruses.
- Anti-spyware and anti-adware programs also scan for malware and come with free updates. You can buy them at a computer store or on the Internet; and some can be downloaded for free.
- If you have an "always on" cable or DSL Internet connection, install a good firewall to deter hackers. Windows XP has its own firewall, and some anti-virus programs also come with one.

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- Remember to download patches for your operating system. Microsoft offers free patches to fix security problems with Windows that leave it vulnerable to viruses. Turn on “Automatic Live Update” so you know when updates are available.
- When surfing the Internet, avoid clicking on pop ups and other ads, as these can install spyware and adware on your computer.
- Stay away from strangers! Never open attachments from people you don’t know, and be careful of web sites hosted by unknown individuals. If you receive an unexpected email attachment from someone you do know, check to make sure they actually sent it. (Some viruses email themselves under your friends’ names.)
- Be careful with your credit card information. Make online purchases only from known, reputable companies. Their web sites should display a Secure Socket Layer icon in the bottom right corner of your web browser (it looks like a padlock), or their web address should contain “https” instead of “http.” Check with the Better Business Bureau to be sure a company is legitimate before you give them your credit card number.
- Use caution when downloading so-called “free” programs. Read the End User License Agreement carefully. If you don’t understand exactly what the program is, what it does, and what files it puts on your computer, don’t install it.
- Be especially careful with file-sharing programs that give you access to free music, videos, pornography, and other media. These programs often install spyware on your computer, and the files they share can contain Trojan viruses.

Being a smart surfer is an essential component of using the Internet. By following a few common-sense rules, you will make it much harder for the Internet wrongdoers to make you their next victim. By surfing smart, you will stay safe in cyberspace!